

In re:
Timothy M. Cotter
Melissa S. Cotter
Debtors

Case No. 17-13357-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 23, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy M. Cotter, Melissa S. Cotter, 216 S. 10th Street, Quakertown, PA 18951-1528
cr	SOUTHERN AUTO FINANCE COMPANY c/o PERITUS PORTFOLI, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 24 2022 00:06:04	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: ebn_ais@aisinfo.com	Aug 24 2022 00:06:04	Spot Loan by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Aug 24 2022 00:06:13	The Bureaus, Inc., c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2022 at the address(es) listed below:

District/off: 0313-2

User: admin

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Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
PAUL H. YOUNG	on behalf of Debtor Timothy M. Cotter support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com
PAUL H. YOUNG	on behalf of Joint Debtor Melissa S. Cotter support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
REBECCA ANN SOLARZ	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Timothy M. Cotter
Melissa S. Cotter

Debtor(s)

Chapter 13

FREEDOM MORTGAGE CORPORATION

v.

Timothy M. Cotter
Melissa S. Cotter

and

Scott F. Waterman

Trustee

NO. 17-13357 AMC

ORDER

AND NOW, this day of , 2022 upon the filing of a Certification of Default by the Moving Party in accordance with the Stipulation of the parties approved on June 30, 2020 it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings, as provided under 11 U.S.C. Sections 362 and 1301 of the Bankruptcy Reform Act of 1978 (The Code) 11 U.S.C. 11 U.S.C. Sections 362 and 1301 (if applicable), is modified to allow FREEDOM MORTGAGE CORPORATION and its successor in title to proceed with the execution process through, among other remedies but not limited to Sheriff's Sale regarding the premises 216 South 10th Street Quakertown, PA 18951.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.



Date: August 22, 2022

United States Bankruptcy Judge.

cc: See attached service list